

Division J– FINANCE AND INSURANCE

Overview of the Division

This Division comprises establishments engaged in “Finance” or “Insurance.”

Cooperatives primarily engaging in finance and insurance, establishments engaging in mutual aid enterprise related to agriculture or fishery, and establishments engaged in fishing boat insurance are included in this Division.

However, establishments engaged in social insurance business are classified either in the Division P – MEDICAL, HEALTH CARE AND WELFARE [8511] or Division S–GOVERNMENT, EXCEPT ELSEWHERE CLASSIFIED [9731, 9811, 9821].

1. Finance

Establishments engaged in financing funds between the lending and borrowing parties, and establishments engaged in intermediating financial transactions between both parties are classified in this category.

(1) Financing-funds institutions

“Financing-funds institutions” refer to the following establishments.

(a) Banks handling deposits vis-à-vis lending funds, and deposit-handling institutions such as financial institutions for small businesses and financial institutions for agriculture, forestry and fisheries.

(b) Credit institutions which do not deal with savings, including credit and finance businesses, credit card institutions.

(2) Intermediary institutions for financial transactions

Establishments engaged in intermediating financial transactions include financial products transaction brokers and dealers, future commodity transaction dealers, commodity investment advisors, etc.

(3) Establishments engaged in auxiliary and incidental operations and establishments engaged in trust business, financial brokers and intermediaries closely associated with items (1) and (2) above.

2. Insurance institutions

This is a business in which the payment of an insurance premium is required and, when a prescribed insured event happens, the insurance claim is paid out. Establishments engaged in insurance business (life insurance, non-life insurance), mutual aid operations and small-amount short-term insurance business, and insurance agents and brokers, insurance service institutions

incidental to these are classified under “Insurance.”

Major group 62 – BANKING

Overview of the Major group

This Major group comprises the central bank and banks that deal with savings and are engaged in banking or trust banking.

Group Number	Class Number
620	ESTABLISHMENTS ENGAGED IN ADMINISTRATIVE OR ANCILLARY ECONOMIC ACTIVITIES (62 BANKING)
6200	Head offices primarily engaged in managerial operations This refers to the establishments as the head offices primarily engaged in controlling establishments of banking, engaged in the operations except the work-site operations such as managing and controlling operations across the whole organization to promote the management of its own enterprise, personnel affairs/personnel training, general affairs, financial affairs/accounting, legal affairs, planning, public information/advertising, business support/specific client management, investigation/research and development, production/project management, management of branch offices and branches, information system management, management of equipments and materials, contract etc.
6209	Miscellaneous establishments engaged in administrative or ancillary economic activities This refers to the establishments engaged in support operations of transportation, cleaning, repair/maintenance, preservation, to other establishments belonging to the same enterprise to primarily promote activities in the banking.
621	CENTRAL BANK
6211	Central bank This class comprises establishments engaged in issuing bank notes and regulating currency and finance.
622	BANKS, EXCEPT CENTRAL BANK
6221	Ordinary banks (Commercial banks) This refer to the establishments primarily engaged in the operations such as handling deposit, lending fund and exchange dealings. However, Trust banks, miscellaneous banks are excluded.

6222 Postal savings bank

This refers to the establishments primarily engaged in banking services based on the Law of the Privatization of the Postal Services etc.

6223 Trust banks

This refers to the bank establishments primarily engaged in trust services.

6229 Miscellaneous banks

This refers to establishments engaged in banking services which are not elsewhere classified (including the establishments which are offices of branches and others in Japan of the banks having the head office in the foreign country).

Major group 63 – FINANCIAL INSTITUTIONS FOR COOPERATIVE ORGANIZATIONS

Overview of the Major group

This Major group comprises financial institutions primarily engaged in dealing with savings and offering financial services for small businesses, farmers and fishermen who are members of cooperative organizations and for labor organizations and cooperative organizations.

Group Number	Class Number
--------------	--------------

630	ESTABLISHMENTS ENGAGED IN ADMINISTRATIVE OR ANCILLARY ECONOMIC ACTIVITIES (63 FINANCIAL INSTITUTIONS FOR COOPERATIVE ORGANIZATIONS)
------------	---------------------------------------------------------------------------------------------------------------------------------------------

6300	Head offices primarily engaged in managerial operations
------	---------------------------------------------------------

This refers to the establishments, as the headquarters primarily engaged in controlling establishments of the financial institutions for cooperative organizations, engaged in the operations except the work-site operations for managing and controlling operations across the whole organization to promote the management of its own corporation, personnel affairs/personnel training, general affairs, financial affairs/accounting, legal affairs, planning, public information/advertising, business support/specific client management, investigation/research and development, production/project management, the management such as branch offices, information system management, management of equipments and materials, contract.

6309	Miscellaneous establishments engaged in administrative or ancillary economic activities
------	-----------------------------------------------------------------------------------------

This refers to establishments primarily engaged in support operations of transportation, cleaning, repair/maintenance, preservation, to promote activities primarily, in the financial institutions for cooperative organizations to other establishments belonging to the same corporation.

631	FINANCIAL INSTITUTIONS FOR SMALL BUSINESSES
------------	----------------------------------------------------

6311	Credit associations and related
------	---------------------------------

The establishments in this class are financial institutions and their associations that accept deposits broadly from both members and non-members, and are

principally engaged in loaning capital to small businesses that are their members.

6312 Credit cooperatives and related

The establishments in this class are cooperatives and their associations that, in principle, accept deposits from members only, and are principally engaged in loaning capital to small businesses that are their members.

6313 Bank for commercial and industrial cooperatives (Shoko Chukin Bank)

The establishments in this class are financial institutions that issue bonds, and are principally engaged in accepting deposits from and loaning capital to the cooperatives that are their investors, their members, etc.

6314 Labor credit associations and related

The establishments in this class are financial institutions and their associations that are engaged in accepting deposits from labor cooperatives, consumers' cooperatives, and others, and loaning capital to promote welfare and mutual benefit activities undertaken by these organizations.

632 FINANCIAL INSTITUTIONS FOR AGRICULTURE, FORESTRY AND FISHERIES FINANCES

6321 Bank for agriculture, forestry and fisheries (The Norinchukin Bank)

The establishment in this class is a central institutions for agriculture, forestry and fisheries related cooperatives that is engaged in accepting deposits from cooperatives and others, as well as issuing bonds and providing finance-related benefits to cooperatives, etc.

6322 Prefectural credit federations of agricultural cooperatives

The establishments in this class are institutions positioned between the Norinchukin Bank and agricultural cooperatives engaged in credit business, providing finance-related benefits to agricultural cooperatives as regional parent financial institutions.

6323 Federations of fisheries and fishery processing cooperatives associations

The establishments in this class are institutions positioned between the Norinchukin Bank and fisheries cooperatives or fishery processing cooperatives engaged in credit business, providing finance-related benefits to fisheries

cooperatives and fishery processing cooperatives as regional parent financial institutions.

6324 Agricultural cooperatives

The establishments in this class are cooperatives engaged exclusively in providing finance-related benefits to farmers who are their members.

6325 Fishery and fishery processing cooperatives

The establishments in this class are cooperatives engaged exclusively in providing finance-related benefits to fishery and fishery processing concerns that are their members.

Major group 64 – NON-DEPOSIT MONEY CORPORATIONS, INCLUDING LENDING AND CREDIT CARD BUSINESS

Overview of the Major group

This Major group comprises credit institutions which do not deal with savings, including credit and finance businesses, pawnbrokers, credit card institutions, Government-related financial institutions.

Group Number	Class Number
-----------------	-----------------

640	ESTABLISHMENTS ENGAGED IN ADMINISTRATIVE OR ANCILLARY ECONOMIC ACTIVITIES (64 NON-DEPOSIT MONEY CORPORATIONS, INCLUDING LENDING AND CREDIT CARD BUSINESS)
------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------

6400	Head offices primarily engaged in managerial operations
------	---------------------------------------------------------

This refers to the establishments, as the head offices primarily engaged in controlling establishments of non-deposit money corporations, including lending and credit card business), engaged in the operations except the work-site operations for managing and controlling operations across the whole organization to promote the management of its own enterprise Personnel affairs/personnel training, general affairs, financial affairs/accounting, legal affairs, planning, public information/advertising, business support/specific client management, investigation/research and development, production/project management, management of branch offices and branches, information system management, management of equipments and materials, contract.

6409	Miscellaneous establishments engaged in administrative or ancillary economic activities
------	-----------------------------------------------------------------------------------------

This refers to the establishments engaged in support operations of transportation, cleaning, repair/maintenance, preservation, to other establishments belonging to the same enterprise to primarily promote activities in the non-deposit money corporations, including lending and credit card business.

641	MONEY LENDING BUSINESS
------------	-------------------------------

6411	Money lending business for consumers
------	--------------------------------------

This class comprises establishments principally engaged in lending money to

consumers or brokering monetary loans to consumers.

6412 Money lending business for corporates

This class comprises establishments principally engaged in lending money to businesses or brokering monetary loans to businesses.

642 PAWNBROKERS

6421 Pawnbrokers

This class comprises establishments engaged in loaning capital to ordinary individuals in exchange for goods under pledge.

643 CREDIT CARD AND INSTALLMENT FINANCE BUSINESSES

6431 Credit card businesses

This class comprises establishments engaged in issuing tickets or credit cards, mediating in the purchase of goods or services from affiliated stores by members, and paying those affiliated stores in advance on behalf of the members.

6432 Installment finance businesses

This class comprises establishments principally engaged in providing capital for stores by securing or purchasing their credit arising from installment sales, or by other means.

649 MISCELLANEOUS NON-DEPOSIT MONEY CORPORATIONS

6491 Government-related financial institutions

This refers to establishments engaged in operations such as asset management Government finance companies and independent administrative agency, which is the corporation financed and set up by government based on special law finances, financing for establishing purpose.

However, Bank for commercial and industrial cooperatives (The Shoko chukin bank) is excluded.

6492 Housing loan businesses

This class comprises establishments principally engaged in loaning housing capital to individuals, companies, etc., or furnishing land or buildings by the method of mutual loan.

6493 Securities finance businesses

This class comprises establishments principally engaged in loaning money or securities to members of securities exchanges in order to settle credit transactions.

6499 Non-deposit money corporations, n.e.c.

This refers to the establishments of the non-deposit money corporations, n.e.c.

Major group 65 – FINANCIAL PRODUCTS TRANSACTION DEALERS AND FUTURES COMMODITY TRANSACTION DEALERS

Overview of the Major group

This Major group comprises establishments engaged in intermediating financial transactions such as financial products transaction activities, futures commodity transactions, commodity investment advisory, and the like.

Financial products transaction exchanges and commodity exchanges are classified in the Major group 66 – Financial auxiliaries [6617, 6618].

Group Number	Class Number
--------------	--------------

650	ESTABLISHMENTS ENGAGED IN ADMINISTRATIVE OR ANCILLARY ECONOMIC ACTIVITIES (65 FINANCIAL PRODUCTS TRANSACTION DEALERS AND FUTURES COMMODITY TRANSACTION DEALERS)
------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------

6500	Head offices primarily engaged in managerial operations
------	---------------------------------------------------------

This refers to the establishments, as the head offices primarily engaged in controlling establishments of financial products transaction dealers and futures commodity transaction dealers, engaged in the operations except the work-site operations for managing and controlling operations across the whole organization to promote the management of its own enterprise, personnel affairs/personnel training, general affairs, financial affairs/accounting, legal affairs, planning, public information/advertising, business support/specific client management, investigation/research and development, production/project management, management of branch offices and branches, information system management, management of equipments and materials, contract.

6509	Miscellaneous establishments engaged in administrative or ancillary economic activities
------	-----------------------------------------------------------------------------------------

This refers to the establishments engaged in support operations of transportation, cleaning, repair/maintenance, preservation, to other establishments belonging to the same enterprise to primarily promote activities in the financial products transaction dealers and futures commodity transaction dealers.

651	FINANCIAL PRODUCTS TRANSACTION DEALERS
------------	-----------------------------------------------

6511 Financial products transaction dealers, except investment advisory, agent and management services and auxiliaries for financial products transaction

This refers to establishments primarily engaged in the buying and selling of highly liquid securities, derivative trading over the counter, and buying and selling of lowly liquid property (deemed securities), with registration of the competent minister based on Financial Products Exchange Law.

6512 Investment advisory and agent services

This refers to the establishments primarily engaged in advisory service based on investment advisor contract, with registration of the competent minister based on Financial Products Exchange Law.

6513 Investment management services

This refers to establishments primarily engaged in management of property based on discretionary investment contract, and management of Investment Trust Fund with instruction by trustor, with registration of the competent minister based on Financial Products Exchange Law.

And, such establishments are also included in this classification, that engaged in supply of funds by method of stock subscription, for medium and small-sized businesses, to promote the improvement of owned capitals of the companies concerned, and to plan healthy growth evolution.

6514 Auxiliaries for financial products transaction

This refers to establishments primarily engaged in Auxiliaries for security transaction such as safekeeping of securities and transfer.

652 FUTURES COMMODITY TRANSACTION DEALERS AND COMMODITY INVESTMENT ADVISORS

6521 Futures commodity transaction dealers

This class comprises establishments principally engaged in accepting commissions for forward transactions in the commodity markets of domestic and foreign commodity exchanges, with the approval of the competent Minister in line with the Commodity Derivatives Act, and those principally engaged in commodity derivatives business not in the commodity market of commodity exchange but between themselves.

6522 Commodity investment advisors

This refers to establishments primarily engaged in the business of concluding contracts to manage assets invested by client for commodity investment, or investment for the customers based on investment judgment related to commodity investment, with permission by the competent minister based on Law regarding Regulation of Business concerning Commodities Investment.

6529 Miscellaneous futures commodity transaction dealers and commodity investment advisors

This class comprises establishments engaged in commodity futures transactions and other business not classified elsewhere.

Major group 66 – FINANCIAL AUXILIARIES

Overview of the Major group

This Major group comprises establishments engaged in auxiliary or incidental operations closely related to operations that are conducted by deposit handling institutions such as banks, non-deposit money corporations such as credit and finance businesses, financial products transaction brokers and dealers, futures commodity transaction dealers, and trust business, financial brokers and intermediaries.

Group Number	Class Number
--------------	--------------

660	ESTABLISHMENTS ENGAGED IN ADMINISTRATIVE OR ANCILLARY ECONOMIC ACTIVITIES (66 FINANCIAL AUXILIARIES)
------------	-------------------------------------------------------------------------------------------------------------

6600	Head offices primarily engaged in managerial operations
------	---------------------------------------------------------

This refers to the establishments, as the head offices primarily engaged in controlling establishments of financial auxiliaries, engaged in the operations except the work-site operations for managing and controlling operations across the whole organization to promote the management of its own enterprise, personnel affairs/personnel training, general affairs, financial affairs/accounting, legal affairs, planning, public information/advertising, business support/specific client management, investigation/research and development, production/project management, management of branch offices and branches, information system management, management of equipments and materials, contract.

6609	Miscellaneous establishments engaged in administrative or ancillary economic activities
------	-----------------------------------------------------------------------------------------

This refers to the establishments engaged in support operations of transportation, cleaning, repair/maintenance, preservation, to other establishments belonging to the same enterprise to primarily promote activities in the financial auxiliaries.

661	FINANCIAL AUXILIARIES
------------	------------------------------

6611	Call loan and discount companies
------	----------------------------------

This class comprises establishments that mediate between financial institutions and are principally engaged in loaning call capital or brokering such loans, as well as bill purchase and sale transactions.

- 6612 Bill and check clearing houses
The establishments in this class are non-profitmaking institutions engaged in the functions of exchanging and clearing bills and checks between affiliated financial institutions.
- 6613 Currency exchangers
This class comprises establishments engaged in exchanging Japanese and foreign currency for the convenience of clients at airports, hotels, bus-stops, and elsewhere, for a fixed commission.
- 6614 Credit guarantee institutions
This class comprises establishments whose aim is to facilitate business capital and other finance for small businesses, etc., by guaranteeing their debts with loans from financial institutions.
- 6615 Credit guarantee reinsurance institutions
This class comprises establishments engaged in insuring guarantees by credit guarantee institutions, and also loaning capital to those institutions.
- 6616 Deposit insurance institutions
The establishments in this class are institutions engaged in paying insurance corresponding to repayments of deposits, savings, etc., in financial institutions, as well as capital assistance to relieving financial institutions and others, in order to protect depositors, savers, etc., in line with the Deposit Insurance Law and others.
- 6617 Financial products exchanges
This refers to establishments with a license of the competent minister based on Financial Products Exchange Law, setting up a necessary market for the buying and selling of prescribed securities, securities index forward operation, securities option transaction, or the buying and selling of financial futures.
- 6618 Commodity exchanges
This class comprises establishments engaged in providing venues needed to carry out forward transactions in prescribed commodities, with the approval of the competent Minister in line with the Commodity Derivatives Act.

6619 Miscellaneous financial auxiliaries
This class comprises establishments engaged in other auxiliary financial operations and services incidental to finance.

662 TRUST BUSINESSES

6621 Trust management businesses
This refers to the establishments primarily engaged in trust businesses, with a license of the Prime Minister based on trust business law.

However, trust banks [6223] and trust operating businesses [6622] are not classified in this Industry group.

6622 Trust operating businesses
This refers to the establishments primarily engaged in undertaking for trust of which management of the trust estate or disposal is performed by only the direction from the entruster or the person who take trust of the authority of the direction from entruster, and Trust of which act of preservation or act of utilization within the range where no change on nature of the property is made, or only improving action is performed for the trust estate.

663 FINANCIAL BROKERS AND INTERMEDIARIES

6631 Financial products brokers and intermediaries
This refers to establishments engaged in the intermediary service of buying and selling of securities, entrusted by financial products transaction dealers or the registration financial institution.

6632 Trust deal brokers and intermediaries
This refers to the establishments primarily engaged in either broker or intermediary service in conclusion of the trust contract.

6639 Miscellaneous financial brokers and intermediaries
This refers to the establishments engaged in financial brokers and intermediaries, which are not elsewhere classified.

Major group 67 – INSURANCE INSTITUTIONS, INCLUDING INSURANCE AGENTS, BROKERS AND SERVICES

Overview of the Major group

This Major group comprises establishments engaged in any forms of insurance business, insurance agents and brokers, insurance companies and those engaged in providing insurance subscribers with insurance services. Establishments engaged in mutual aid enterprise related to agriculture or fisheries and those engaged in fishing boat insurance are classified in this group.

However, establishments that deal with the social insurance are classified in the Division P – MEDICAL, HEALTH CARE AND WELFARE [8511], or Division S – GOVERNMENT, EXCEPT ELSEWHERE CLASSIFIED [9731, 9811, 9821].

Group Number	Class Number
--------------	--------------

670	ESTABLISHMENTS ENGAGED IN ADMINISTRATIVE OR ANCILLARY ECONOMIC ACTIVITIES (67 INSURANCE INSTITUTIONS)
------------	--------------------------------------------------------------------------------------------------------------

6700	Head offices primarily engaged in managerial operations
------	---------------------------------------------------------

This refers to the establishments, as the head offices primarily engaged in controlling establishments of insurance institutions, engaged in the operations except the work-site operations for managing and controlling operations across the whole organization to promote the management of its own enterprise, personnel affairs/personnel training, general affairs, financial affairs/accounting, legal affairs, planning, public information/advertising, business support/specific client management, investigation/research and development, production/project management, management of branch offices and branches, information system management, management of equipments and materials, contract.

6709	Miscellaneous establishments engaged in administrative or ancillary economic activities
------	-----------------------------------------------------------------------------------------

This refers to the establishments engaged in support operations of transportation, cleaning, repair/maintenance, preservation, to other establishments belonging to the same enterprise to primarily promote activities in the insurance institutions.

671	LIFE INSURANCE INSTITUTIONS
------------	------------------------------------

6711 Life insurance institutions, except postal insurance companies and life reinsurance companies

This refers to the establishments of life insurance institutions based on the insurance business law.

6712 Postal insurance company

This refers to the establishments engaged in life insurance services based on the Privatization of the Postal Services.

6713 Life reinsurance companies

This class comprises establishments principally engaged in reinsurance of life insurance underwritten from other insurance companies.

6719 Miscellaneous life insurance institutions

This class comprises establishments engaged in other life insurance (including overseas life insurance).

672 NON-LIFE INSURANCE INSTITUTIONS

6721 Non-life insurance companies, except non-life reinsurance companies

This refers to the establishments primarily engaged in non-life insurance services based on insurance business law.

6722 Non-life reinsurance companies

This class comprises establishments principally engaged in reinsurance of non-life insurance underwritten from other insurance companies.

6729 Miscellaneous non-life insurance institutions

This refers to the establishments of non-life insurance institutions (including foreign non-life insurance institutions), which are not elsewhere classified.

673 MUTUAL AID ORGANIZATIONS AND SMALL-AMOUNT SHORT-TERM INSURANCE PROVIDERS

6731 Mutual aid organizations under the Accident Compensation Act

This class comprises establishments engaged in mutual aid business in line with the Accident Compensation Act.

6732 Mutual aid organizations under the Cooperative Society Act, etc.
This class comprises establishments engaged in mutual aid business in line with the Cooperative Society Act, etc.

6733 Small-amount short-term insurance providers
This refers to the establishments primarily engaged in underwriting of small amount and short-term insurance only, within a certain business scale, among insurance institutions based on insurance business law.

674 INSURANCE AGENTS AND BROKERS

6741 Life insurance agents and brokers
This class comprises establishments engaged in canvassing for life insurance contracts, collecting insurance premiums, and other work for life insurance companies.

6742 Non-life insurance agents and brokers
This refers to the establishments primarily engaged in such as conclusion of the non-life insurance contract, collection of the premium for non-life insurance institutions.

6743 Agents and brokers for mutual aid and Small-amount Short-term Insurance
This refers to establishments engaged in the conclusion of the mutual aid contract and collection of mutual aid fees for enterprises performing mutual aid business based on various mutual aid cooperatives laws, and the establishments engaged in the conclusion of the small short-term insurance contract, the collection of the premium, for Small-amount short-term insurance providers.

675 INSURANCE SERVICE INSTITUTIONS

6751 Rate-making services
This class comprises establishments engaged in investigating various insurance risks and calculating insurance premiums for their members.

6752 Appraisers
This class comprises establishments engaged in damage appraisal as a business that is independent from insurance companies.

6759 Miscellaneous insurance service institutions

This refers to establishments engaged in providing insurance services which are not elsewhere classified.